
State:	District of Columbia	Filing Company:	Travelers Casualty and Surety Company of America
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0019 Professional Errors and Omissions Liability		
Product Name:	Real Estate Professional Liability Coverage 2019-10-0130		
Project Name/Number:	Real Estate Professional Liability Coverage 2019-10-0130/2019-10-0130		

Filing at a Glance

Company:	Travelers Casualty and Surety Company of America
Product Name:	Real Estate Professional Liability Coverage 2019-10-0130
State:	District of Columbia
TOI:	17.0 Other Liability-Occ/Claims Made
Sub-TOI:	17.0019 Professional Errors and Omissions Liability
Filing Type:	Form
Date Submitted:	11/14/2019
SERFF Tr Num:	TRVD-132149288
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	2019-10-0130
Effective Date	01/13/2020
Requested (New):	
Effective Date	01/13/2020
Requested (Renewal):	
Author(s):	Sandy Olson, Socorro Armstrong, Timothy Bengston, Linda Sperry, Julie Stuart, Stacy Mandelker, Theresa Lavenburg
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

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General Information

Project Name: Real Estate Professional Liability Coverage 2019-10-0130
Project Number: 2019-10-0130
Reference Organization:
Reference Title:
Filing Status Changed: 11/14/2019
State Status Changed:
Created By: Linda Sperry
Corresponding Filing Tracking Number:

Status of Filing in Domicile:

Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Linda Sperry

Filing Description:
2019-10-0130
1st Choice+ Professional Liability
Real Estate Professional Liability Coverage
Form Filing

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, 3548-31194, 06-0907370

In compliance with the insurance laws and regulations of your jurisdiction, we respectfully submit this filing for your review. This submission consists of the following revised endorsement that was created for use with our Real Estate Professional Liability Coverage RPL-1001 that utilizes our Professional Liability Terms and Conditions PTC-1001, both previously approved by your department under our Company # 2008-04-0014 and SERFF # TRVE-125672214.

This submission consists of the following endorsement:

RPL-2009 Rev. 11-19, REDUCED DEDUCTIBLE FOR RESIDENTIAL PROPERTY ENDORSEMENT

This endorsement will replace RPL-2009 Rev. 11-11. This endorsement provides a reduced deductible of up to \$5,000 if certain conditions are met in the sale of residential property. This endorsement will be attached to all real estate risks with residential property exposure. The endorsement broadens coverage and will be rated in accordance with the currently filed and approved rating procedures.

Please feel free to contact me if you have any questions or need additional information.

Thank you for your consideration of this filing submission.

Company and Contact

Filing Contact Information

Linda Sperry, Sr. Regulatory Analyst
One Tower Square
Hartford, CT 06183

LSPERRY1@travelers.com
860-277-7096 [Phone]

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Filing Company Information

Travelers Casualty and Surety Company of America	CoCode: 31194	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name: The Travelers Companies	State ID Number:
(860) 277-5660 ext. [Phone]	FEIN Number: 06-0907370	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		REDUCED DEDUCTIBLE FOR RESIDENTIAL PROPERTY ENDORSEMENT	RPL-2009 Rev. 11-19		END	Replaced	Previous Filing Number:	2011-09-0055, TRVE-127832788		RPL-2009-1119.pdf
							Replaced Form Number:	RPL-2009 Rev. 11-11		

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REDUCED DEDUCTIBLE FOR RESIDENTIAL PROPERTY ENDORSEMENT

This endorsement changes the following:

Professional Liability Terms and Conditions

It is agreed that:

The following is added to section **I. DEDUCTIBLE**:

The Company will waive up to \$5,000 of the Deductible for each **Claim** based upon or arising out of **Professional Services** in connection with a **Residential Property** for which a **Property Disclosure** was completed by the seller and provided to the buyer of the property prior to the closing, if:

- a. such **Claim** is based upon or arises solely out of undisclosed defects, provided that a residential seller's protection plan or policy was purchased for such **Residential Property**; or
- b. a state or local board-approved sales contract was used by such seller and buyer for the sale of such **Residential Property**, provided that a property inspection by a licensed or accredited home inspector was:
 - i. completed prior to the closing; or
 - ii. waived in writing by the buyer prior to the closing.

There will be no obligation to waive any portion of the Deductible if any **Insured** acted as the agent for both the buyer and the seller in the transaction that gave rise to such **Claim**.

Nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, conditions, exclusions, or limitations of the above-mentioned policy, except as expressly stated herein. This endorsement is part of such policy and incorporated therein.

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Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Red-line document
Comments:	
Attachment(s):	RPL-2009-1119-RL.pdf
Item Status:	
Status Date:	

REDUCED DEDUCTIBLE ~~ENDORSEMENT~~ FOR RESIDENTIAL PROPERTY ENDORSEMENT

This endorsement changes the following:

Professional Liability Terms and Conditions

It is agreed that:

The following is added to section I. DEDUCTIBLE:

The Company will waive up to \$5,000 of the Deductible for each **Claim** ~~caused by the performing~~ based upon or arising out of ~~or failure to perform Professional Services related to in connection with a Residential Property for which a Property Disclosure was completed by the seller and provided to the buyer of the property prior to the closing, if:~~

a. ~~such Claim is based upon or arises solely out of undisclosed defects, provided that the following conditions are met concerning such property and evidence of each of these conditions is provided to the Company as part of the investigation of such Claim: a residential seller's protection plan or policy was purchased for such Residential Property; or~~

b. ~~1. A state or local board-approved sales contract was used by such seller and buyer for the sale of such Residential Property, provided that a property inspection was performed or waived in writing by the buyer by a licensed or accredited home inspector was:~~

i. ~~completed~~ prior to the closing; ~~or~~

ii. ~~2. A home warranty policy was purchased or~~ waived in writing by the buyer prior to the closing; ~~1.~~

~~3. A Property Disclosure was made to the purchaser of the property prior to the closing; and~~

~~4. A state or local board-approved standard sales contract was used, provided that the~~ There will be no obligation to pay ~~waive any portion of~~ the Deductible ~~will not be waived if~~ any Insured ~~individually acted as the agent for both buyer's the buyer and seller's agent the seller~~ in the transaction that gave rise to such **Claim**.

Nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, conditions, exclusions, or limitations of the above-mentioned policy, except as expressly stated herein. -This endorsement is part of such policy and incorporated therein.